Houses to Low Income House Holds

2163. SHRIMATI KAMLA SINHA : Will the Minister of URBAN DEVELOPMENT be pleased to state :

(a) whether it is a fact that the majority of housing system in the country especially in the urban centres, it is not aimed for low-income households ;

(b) if so, the reasons therefor;

(c) whether Government are aware of the comments made by the World Bank and

(d) what initiatives have been taken in this regard ?

THE MINISTER OF STATE IN THE MINISTRY OF URBAN DEVELOPMENT WITH ADDITIONAL CHARGE OF THE MINISTER OF STATE IN THE MINISTRY OF WATER RESOURCES (SHRI P. K. THUNGON) : (a) and (b) No, Sir. The basic objective of the National Housing Policy is to assist all people, in particular the houseless, the inadequately housed and the vulnerable sections to secure for themselves affordable shelter through access to developed land, building materials, finance and technology and to undertake within the overall context of policies for poverty alleviation and employment, steps for improving the housing situation of the poorest sections and vulnerable groups by direct initiative and financial support of the State. As housing is a state subject, specific schemes for housing are taken up by State Agencies with emphasis on the needs of low income households.

(c) Government is aware of the observations of the World Bank, in their report on 'Enabling Housing Markets to Work' which inter-alia emphasises attention to the housing needs of the poor.

(d) In the housing programme of the State Governments, priority is given to the poorer house-holds belonging to EWS and LIG categories. HUDCO, a premier public sector housing finance institution earmarks 55 per cent of its loan allocation in favour of EWS|LIG and about 90 per cent of the dwelling units sanctioned by it go in favour of EWS|LIG. The National Housing Bank which is the appex level Housing Finance institution, provides refinance to houses for lower income groups. The National Housing Policy stresses the need for increased access of the poor to land, services, finance, building materials and liberalised regulations.

The Central Govt. has launched a number of schemes for the benefit of poorer sections to supplement social housing schemes of State Govts. for these categories. These include :—

1. Indira Awas Yojana, a 100 per cent subsidised scheme for SC|ST & freed bonded labourer in rural areas.

2. Housing and Shelter Upgradation for urban EWS under Nehru Rozgar Yojana.

3. Night Shelter and Sanitation Facilities for Footpath dwellers in Urban areas.

World Bank Housing Policy

2164. SHRIMATI KAMLA SINHA : Will the Minister of URBAN DEVELOPMENT be pleased to state :

(a) whether Government are aware of the policy paper of the World Bank on Housing Policy ;

(b) whether it is a fact that the World Bank has found fault with the Indian Government's Housing policy; if so, the findings in details;

(c) whether Government would prefer to review the Indian Urban Ceiling and Regulation Act (UICA) of 1976; and

(d) if not, the reasons therefor ?